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WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/823,376	03/30/2001	George Butcher III	7056.014

CONFIRMATION NO. 5338

FORMALITIES LETTER



OC000000006071698

Barry J. Schindler
499 Park Avenue
New York, NY 10022

Date Mailed: 05/14/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

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Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : George H. Butcher, III
SERIAL NO. : 09,823,376
FILED : March 30, 2001
ATTY. DOCKET : 7056.014
TITLE : **METHOD OF STRUCTURING A CREDIT HAVING A
REPAYMENT OBLIGATION**

REGULAR MAIL CERTIFICATE

Date of Deposit: July 16, 2001

I hereby certify that the following attached paper(s) and/or fee

- (1) A Copy of the Notice to File Missing Parts of Application;
- (2) An Executed Declaration for Utility Patent Application;
- (3) Substitute Drawings (1-4);
- (4) A credit Card Payment form in the amount of \$130.00;
- (5) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

are being deposited with the United States Postal Service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box Missing Parts, Washington, D.C. 20231"

Respectfully submitted,
DREIER & BARITZ LLP

Paula M. Maleh

Dated: July 16, 2001

CORRESPONDENCE:

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